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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY				
Caption in Compliance with D.N.J. LBR 9004-1(b)				
LAW OFFICES OF LEE M. PERLMAN Lee M. Perlman, Esquire Attorneys for Debtor 1926 Greentree Road, Suite 100 Cherry Hill, NJ 08003 856-751-4224	Case No.: Chapter:	22-18083 CMG 13		
	Hearing Date:	12/06/2023		
In Re:	Judge:	CMG		
James Ross				
Kendra Ross				
]			
CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION				
The debtor(s) in this case opposes the fol	lowing (choose	one):		

1.	Motion for Relief from the Automatic Stay filed by, creditor,
	A hearing has been scheduled for, at
X	Motion to Dismiss filed by the Chapter 13 Trustee. A hearing has been scheduled for 12/06/2023, at 9:00 am.
	Certification of Default filed by I am requesting a hearing be scheduled on this matter.
2.	I oppose the above matter for the following reasons (choose one):
	Payments have been made in the amount of \$, but have not been accounted for. Documentation in support is attached.
	Payments have not been made for the following reasons and debtor proposes
L	repayment as follows (explain your answer):
X	Other (explain your answer): We made a payment of \$2,440.00 on 11/13/2023. We made a

3.	This certification is being made in an effort to resolve the issues raised in the certification of
	default or motion.

4.	I certify	y under	penalty	∕ of	perjur	v that	the	above	is true

Date: 11/28/2023	/s/ James Ross
	James Ross
Date: 11/28/2023	/s/ Kendra Ross
	Kendra Ross